

INDIANA HOUSING & COMMUNITY DEVELOPMENT AUTHORITY



Indiana Foreclosure Prevention Network

Foreclosure Prevention Helpline (1-877-GET-HOPE) Administration
Request for Proposals

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Response Due Date: Friday, June 12, 2009 by 3:00 EST

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Summary and Background

Purpose of Request for Proposals.

Indiana Housing and Community Development Authority (“IHCDA”) requests proposals for not-for-profit entities to provide administration and referral services for the 1-877-GET-HOPE Foreclosure Prevention call center administered by the Indiana Foreclosure Prevention Network (“IFPN”).

About the Indiana Housing and Community Development Authority.

Mission Statement

IHCDA’s mission is for every Hoosier to have the opportunity to live in safe, affordable, good-quality housing in economically stable communities. IHCDA believes that growing Indiana’s economy starts at home.

Overview

IHCDA was created in 1978 by the Indiana General Assembly and is a quasi-public financially self-sufficient statewide government agency. IHCDA's programs are successful in large part because of the growing network of partnerships we have established with local, state, and federal governments, for-profit businesses and not-for-profit organizations. For-profit partners include investment banks, mortgage lenders, commercial banks, corporate investment managers and syndicators, apartment developers, investors, homebuilders, and realtors. Not-for-profit partners include community development corporations, community action agencies, and not-for-profit developers. For more information, please visit: <http://www.in.gov/ihcda/>.

Summary of Indiana Foreclosure Prevention Network and 1-877-GET-HOPE

In 2007, Indiana began addressing the problem of foreclosure with the launch of a major statewide initiative to assist Hoosiers in danger of losing their homes. The IFPN was developed by a coalition of community organizations, housing-related agencies, government agencies, lenders and banks.

Through this partnership of the public, private and nonprofit sectors, a toll-free helpline, 1-877-GET-HOPE was established (the “Helpline”). The Helpline is available seven (7) days a week, from 8 a.m. to 8 p.m. For anyone who may be at risk of foreclosure, the Helpline provides free and confidential financial consulting with no obligation or commitment. Whenever possible, mortgage foreclosure counselors assist homeowners over the phone. If more extensive assistance is needed, the mortgage foreclosure counselor refers the homeowner to a certified foreclosure intervention specialist. For more information, please visit: <http://www.877gethope.org/default.aspx>.

Scope of Work

Overview of Services and Responsibilities.

Contractor shall serve as the point of entry to the IFPN, screen calls on the Helpline and make referrals for IFPN. To achieve this purpose it will develop, staff, and maintain telephonic intake and counseling services. A description of how contractor's services will fit within the overall IFPN system is detailed in Attachment B to this RFP.

Specific Services and Responsibilities.

Contractor's services to be delivered under the contract awarded under this Request for Proposals ("RFP") shall include:

Staff a Toll-Free Helpline

Managing and staffing the Helpline twelve (12) hours per day, seven (7) days per week. Contractor shall ensure staff are "mortgage foreclosure counselors", as such term is defined in Indiana Code 32-30-10.5-3, or counseling specialists and have completed a training program on Home Counselor On-line software ("HCO") and IFPN protocols and procedures. The IFPN branding shall be incorporated into the customer service scripts. When an individual caller is placed on hold or calls the Helpline during off-hours, he or she should be directed to the IFPN website (<http://www.877gethope.org>) as an alternative entry point. Contractor shall achieve benchmarks of no more than a ten percent (10%) caller abandon rate during times of marketing of IFPN and the Helpline and no more than an eight percent (8%) abandon rate during times where no marketing is being conducted. Contractor shall strive to achieve an overall call abandon rate of no more than six percent (6%).

Screen Helpline Calls

Determining if calls and emails are Legitimate Inquiries. For purposes of the IFPN initiative, "Legitimate Inquiries" are only those calls or inquiries concerning mortgage default, delinquency, or foreclosure. Calls or inquiries not related to mortgage default, delinquency, or foreclosure are considered "Unrelated Inquiries" shall be referred to appropriate agencies or other services providers outside of the IFPN network, and shall not be included in any claim by contractor for fees or other reimbursement.

Conduct Initial Intake

Having its mortgage foreclosure counselors conduct initial intake interviews for Legitimate Inquiries. During an interview, the mortgage foreclosure counselor shall collect information which will be provided to the IFPN Network Agency to which the case is referred. For the purposes of this RFP, and "IFPN Network Agency" shall include all entities listed as partners at: <http://www.877gethope.org/partners.aspx>, or otherwise designated by IFPN as an IFPN Network Agency. The minimum information required to be collected is: the name, address, phone number of

the client, and the best time to call the client so that the IFPN Network Agency may contact the client about the case. The mortgage foreclosure counselor will also seek to ascertain as many of the data points listed in the below chart as possible to allow the IFPN Network Agency to assist the client better. Contractor is also responsible for entering collected data into HCO and for assigning the client an HCO case number.

Information to be collected by contractor and sent with referral to IFPN Network Agency:

- Client ID Number (Data point #2)
- Date of call (Data point #4)
- First name of client (Data point #6) *
- Last name of client (Data point #7) *
- Age (Data point #8)
- Race (Data point #9)
- Ethnicity (Data point #10)
- Gender (Data point #11)
- Household type (Data point #12)
- House number (Data point #15) *
- Street name (Data point #16) *
- City (Data point #17) *
- State (Data point #18) *
- Zip code (Data point #19) *
- Name of current servicer (Data point #25)
- Default reason code (Data point #41)
- County (Not a data point)
- Phone number (Not a data point) *
- Email address if available (Not a data point)
- Best time to contact client (Not a data point)*
- Whether settlement conference requested (Not a data point)
- Whether client faces a Sheriff's Sale (Not a data point)

* *Indicates minimum information which must be collected on each call.*

Determine Whether IFPN Network Agency Counseling or Outside Referral is Needed

Having its staff analyze the inquiry based on the intake data collected to determine the optimal housing solution for the client. Contractor's staff shall explain the settlement conference process to callers and determine whether the client is in need of a settlement conference and/or referral to a *pro bono* attorney. If the case can be addressed through IFPN counseling, contractor will make the case available for referral to an IFPN Network Agency. If contractor determines that the call is an Unrelated Inquiry, then contractor shall refer the caller to appropriate agency or other services provider outside of the IFPN network.

Design and Implement a Referral System and Coordinate Referrals

Designing and implementing a call referral system, which generally shall work as follows: after determining that a client requires the services of an IFPN Network Agency, contractor shall immediately make that case available for referral to the next available IFPN Network Agency that calls and requests referrals. This method will allow the IFPN Network Agency to control its caseload. Contractor understands that if contractor is an IFPN Network Agency, contractor may provide counseling services to clients; however, contractor understands that its primary responsibility under this RFP and the related contract with IHCD is to provide the services described in this "Scope of Work", and that IHCD may cancel the contract with contractor if it finds that contractor's counseling obligations are interfering with, or causing it to fail to provide, these services.

Contractor shall monitor the referral system to ensure that all clients are referred within forty-eight (48) hours of calling the Helpline or requesting assistance through the IFPN website. Contractor itself shall provide counseling services to those clients that have not been placed within forty-eight (48) hours, or contractor shall find an IFPN Network Agency to provide such services. When contractor refers a case to an IFPN Network Agency, it shall send the Agency's IFPN administrator a brief synopsis of the case via email. The subject line of the email must include the IFPN case number and other information to aid that IFPN Network Agency in contacting the client.

Collect and Report Data

Providing monthly reports to IHCD A substantially in the form of Attachment B to this RFP. Upon request from IHCD A, contractor shall provide reports on other IFPN data and activities that IHCD A determines to be necessary for program analysis, integrity, and success. Contractor shall utilize HCO to track client data and must ensure that all data and other information transmitted to and from the IFPN website is secure and confidential. Reports for a month shall be provided by the 15th day of the following month.

Requirements for Proposal Response

The application package consists of one (1) original proposal and two (2) copies. The deadline for accepting applications is 3:00 PM, Eastern Standard Time, on Friday, June 12, 2009. Mail all information to the following address:

Mr. Kim Harris
Indiana Housing & Community Development Authority
30 S. Meridian Street, Suite 1000
Indianapolis, IN 46204
Attention: IFPN Call Center RFP

A complete response includes the information listed below. Responses received without all of the items will be considered incomplete, and will be withdrawn from consideration.

- 1) Name, address, phone number, fax number, email address, and brief description of firm (1-2 pages).
- 2) Résumés of key personnel to be assigned to this project, highlighting skills, abilities, and knowledge relating to the delivery of the proposed services (1-3 pages).
- 3) A one (1) page narrative as to firm's skills, abilities, and knowledge relating to the delivery of the proposed services (1 page).
- 4) Two (2) or fewer firm references (1 page).
- 5) Description of services provided to or for IHCD A within the past five (5) years by firm (1-2 pages).
- 6) Description of part services provided to or for IFPN by firm (1-2 pages).
- 7) Cost of providing services listed in the Scope of Work (See page 2 of this RFP) (1-2 pages).
- 8) Financial statements for previous two (2) years, preferably audited (2-3 pages).

All responses received on or before the deadline will be reviewed for selection. Please contact Mr. Kim Harris at 317-233-5367 for additional information or clarification.

Evaluation Criteria

IHCDA will evaluate responses on the following rubric (maximum score of 40 points) shall include:

<u>Criteria</u>	<u>Total Possible</u>	<u>Total Awarded</u>	<u>Evaluator's Comments</u>
1. Compliance with all items set forth in the "Requirements for Proposal Response" section of this RFP	2 points maximum		
2. Skills, abilities, and knowledge of key personnel to be assigned to the project relating to the delivery of the services set forth in the "Scope of Work" section	8 points maximum		
3. Skills, abilities, and knowledge of firm relating to the delivery of the services set forth in the "Scope of Work" section	5 points maximum		
4. Firm's references, financial standing and past record of performance on IHCDA contracts over the past five (5) years	10 points maximum		
5. Firm's past performance on correct claim processing for IFPN	10 points maximum		
6. Cost to provide all services set forth in the "Scope of Work" section of this RFP	5 points maximum		
	40 points maximum		

Timeline

Solicitation and Publication of Request for Proposals	Tuesday, June 2, 2009
Deadline for Proposal Submission*:	Friday, June 12, 2009 by 3:00pm EST
Execute contract with selected provider**:	July 1, 2009
Contract end date:	June 30, 2010

** Respondents will be notified by mail and/or email stating if they are awarded the contract or not.*

*** Respondents may request a copy of the form contract associated with this RFP by contacting Mr. Kim Harris at 317-233-5367.*

Terms and Conditions

This request is issued subject to the following terms and conditions:

1. IHCD A expressly reserves the right to modify or withdraw this request at any time, whether before or after any responses have been submitted or received.
2. IHCD A reserves the right to reject and not consider any or all firms that do not meet the requirements of this RFP, including but not limited to: incomplete responses and/or responses offering alternate or non-requested services.
3. IHCD A reserves the right to reject any or all firms, to waive any informality in the RFP process, or to terminate the RFP process at any time, if deemed to be in its best interest.
- S. In the event the party selected does not enter into the required agreement to carry out the purposes described in this request, IHCD A may, in addition to any other rights or remedies available at law or in equity, commence negotiations with another person or entity.
6. In no event shall any obligations of any kind be enforceable against IHCD A unless and until a written agreement is entered into.
7. Each respondent agrees to bear all costs and expenses of its response and there shall be no reimbursement for any costs and expenses relating to the preparation of responses submitted hereunder or for any costs or expenses incurred during negotiations.
8. By submitting a response to this RFP, each respondent waives all rights to protest or seek any remedies whatsoever regarding any aspect of this request, the selection of a respondent or respondents with whom to negotiate, the rejection of any or all offers to negotiate, or a decision to terminate negotiations.
9. IHCD A reserves the right not to award a contract pursuant to the RFP.

Attachment A

Procedure for Counselors and Attorneys Working Toward a Settlement Conference

- 1) Client calls IFPN Helpline *
- 2) Client if referred to IFPN Network Agency *
- 3) IFPN Network Agency contacts client
- 4) Counselor's main role is to determine affordability of client
- 5) Counselor works with client to gather documents
 - a. 30 days' pay stubs or proof of disability/SS/etc.
 - b. Last years tax forms to see if there is change in income
 - c. Any other proof of income such as child support
 - d. Any original loan documents
- 6) Counselor works with client to come up with a realistic budget for the client
- 7) Counselor determines maximum front end/back end ratio for client based on a not to exceed 29% front end and a 41% back end
- 8) Counselor puts max house payment (PITI) that client can afford on "Recommendation Sheet" (*this needs to be created to be uniform across the state*)
- 9) Counselor determines, based on income, if the client is eligible for pro bono, moderate means or fee for service attorney (*each of the 15 pro bono district may have different standards so a document needs to be created that gives the phone numbers for that district, the income limits, etc. for the counselors to use*)
- 10) Counselor gives client a packet to take to attorney (or to settlement conference on their own) consisting of:
 - a. "Recommendation Sheet"
 - b. Budget
 - c. Copies of proof of income
 - d. Copies of any original loan documents
 - e. Notes any "red flags" that they have discovered while working with client that makes counselor suspect foul play on the lenders part
- 11) Client calls number given for attorneys and the pro bono district representative determines which pro bono, moderate means, or fee for service attorney to use
- 12) Client is connected to attorney
- 13) Attorney reviews packet and works with client preparing the client for the settlement conference
- 14) Client goes to settlement conference (with or without attorney)
- 15) Attorney and counselor are not required to go but may be called by the mediator for additional info
- 16) Attorney gives client a "what to do next letter" after the settlement conference
- 17) Attorney lets counselor know that the settlement conference was successful or not
- 18) Counselor follows up with the client to insure they do what they have agreed to do at the settlement conference

* Indicates services provided under this RFP by contractor.

Attachment B

Foreclosure Prevention Center Sample Monthly Report

Month _____ Year _____

A) Number of incoming calls _____

B) Number of "Unrelated Inquiries" _____

C) Number of "Legitimate Inquiries" _____

Note: B) plus C) should equal A)

D) Number of Non-Settlement Conference calls _____

E) Number of Settlement Conference calls _____

Note: D) plus E) should equal C)



Calls referred to IFPN Network Agencies

Non-Settlement Conference

Affordable Housing	_____
Area V	_____
CCCS of NW IN	_____
City of Bloomington	_____
City of South Bend	_____
CCCS of NW IN	_____
CAP Western IN	_____
Hoosier Uplands	_____
HOPE of Evansville	_____
Hoosier Uplands	_____
Housing Opportunities	_____
INHP	_____
Momentive	_____
Neighborhood Christian L. C.	_____
Pathfinders	_____
South Bend Heritage	_____
Southern IN Homeownership	_____
HOPE of Evansville	_____
CCCS of NW IN	_____

Settlement Conference

Affordable Housing	_____
Area V	_____
CCCS of NW IN	_____
City of Bloomington	_____
City of South Bend	_____
CCCS of NW IN	_____
CAP Western IN	_____
Hoosier Uplands	_____
HOPE of Evansville	_____
Hoosier Uplands	_____
Housing Opportunities	_____
INHP	_____
Momentive	_____
Neighborhood Christian L. C.	_____
Pathfinders	_____
South Bend Heritage	_____
Southern IN Homeownership	_____
HOPE of Evansville	_____
CCCS of NW IN	_____

Hoosier Uplands _____
HOPE of Evansville _____
CCCS of NW IN _____

F) Sub Total _____

H) Total of F) and G) combined _____

Note: Number in H) should equal C)

Hoosier Uplands _____
HOPE of Evansville _____
CCCS of NW IN _____

G) Sub Total _____

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